

In re:
Amy K Hare
Nevin R Hare, Jr.
Debtors

Case No. 15-16139-mdc
Chapter 13

District/off: 0313-2
Date Rcvd: Feb 12, 2021

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 15

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 14, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Amy K Hare, Nevin R Hare, Jr., 3105 Swede Road, Norristown, PA 19401-1339
13615639	Bank of America, N.A., P.O. Box 940186, Simi Valley, CA 93094-0186
13621095	++ DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577 address filed with court; Dell Financial Services, LLC, Resurgent Capital Services, PO Box 10390, Greenville, SC 29603-0390
13668669	+ Midland Credit Management, Inc. as agent for, Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Feb 13 2021 01:39:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Feb 13 2021 04:23:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 13 2021 00:42:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Feb 13 2021 00:42:00	U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13600852	EDI: HNDA.COM	Feb 13 2021 04:23:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088, 866-716-6441
13607016	+ Email/Text: broman@amhfcu.org	Feb 13 2021 00:42:00	American Heritage, 2060 Red Lion Road, Philadelphia, PA 19115-1699
13625178	EDI: BL-BECKET.COM	Feb 13 2021 04:23:00	Capital One, N.A., c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
13726397	EDI: Q3G.COM	Feb 13 2021 04:23:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
13600846	+ Email/Text: bankruptcyteam@quickenloans.com	Feb 13 2021 00:42:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
13685888	EDI: TDBANKNORTH.COM	Feb 13 2021 04:23:00	TD Bank, 70 Gray Road, Falmouth, ME 04105
13608217	EDI: WFFC.COM	Feb 13 2021 04:23:00	Wells Fargo Bank NA, PO Box 10438, Des Moines IA 50306-0438
13648855	EDI: ECAST.COM	Feb 13 2021 04:23:00	eCAST Settlement Corporation, POB 29262, New York, NY 10087-9262

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 14, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 11, 2021 at the address(es) listed below:

Name	Email Address
ANDREW F GORNALL	on behalf of Creditor Quicken Loans Inc. agornall@kmllawgroup.com bkgroup@kmllawgroup.com
JAMES V. MONAGHAN	on behalf of Joint Debtor Nevin R Hare Jr. jmonaghan@norristownlegal.com, lroney@norristownlegal.com;monaghanjr92724@notify.bestcase.com
JAMES V. MONAGHAN	on behalf of Debtor Amy K Hare jmonaghan@norristownlegal.com lroney@norristownlegal.com;monaghanjr92724@notify.bestcase.com
JOSHUA I. GOLDMAN	on behalf of Creditor Quicken Loans Inc. Josh.Goldman@padgettlawgroup.com kevin.shatley@padgettlawgroup.com;angelica.reyes@padgettlawgroup.com
KEVIN G. MCDONALD	on behalf of Creditor Quicken Loans Inc. bkgroup@kmllawgroup.com
MATTEO SAMUEL WEINER	on behalf of Creditor Quicken Loans Inc. bkgroup@kmllawgroup.com
REBECCA ANN SOLARZ	on behalf of Creditor Quicken Loans Inc. bkgroup@kmllawgroup.com
THOMAS I. PULEO	on behalf of Creditor Quicken Loans Inc. tpuleo@kmllawgroup.com bkgroup@kmllawgroup.com
TRANG V TRUONG	on behalf of Creditor Wells Fargo Bank N.A. trangtruong@wellsfargo.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq.	ecfemails@ph13trustee.com philaecf@gmail.com

TOTAL: 11

Information to identify the case:

Debtor 1	Amy K Hare	Social Security number or ITIN xxx-xx-9141
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Nevin R Hare Jr.	Social Security number or ITIN xxx-xx-9013
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court Eastern District of Pennsylvania		
Case number: 15-16139-mdc		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Amy K Hare
aka Amy Quinn

Nevin R Hare Jr.

2/11/21

By the court: Magdeline D. Coleman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.